

Information to identify the case:

Debtor 1	Selim Jonuzi	Social Security number or ITIN	xxx-xx-2226
	First Name Middle Name Last Name	EIN	--
Debtor 2	Magbule Jonuzi	Social Security number or ITIN	xxx-xx-2206
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-27159-CMG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Selim Jonuzi

Magbule Jonuzi

2/6/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Selim Jonuzi
Magbule Jonuzi
DebtorsCase No. 15-27159-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Feb 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2020.

db/jdb +Selim Jonuzi, Magbule Jonuzi, 166 Pension Road, Manalapan, NJ 07726-8404
 cr +TD Auto Finance LLC, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
 515733371 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)
 515733368 +Cap1/L&T, Po Box 30253, Salt Lake City, UT 84130-0253
 516089390 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
 Anaheim, CA 92806-5951
 515733372 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515733370 +Cbna, 1000 Technology Dr, O Fallon, MO 63368-2222
 515733369 +Cbna, Po Box 769006, San Antonio, TX 78245-9006
 515733374 CitiMortgage, Inc, PO Box 6243, Sioux Falls, SD 57117-6243
 515864627 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 515888093 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 515799948 +TD Auto Finance LLC, Schiller & Knapp, LLP, 30 Montgomery St, Suite 1205,
 Jersey City, NJ 07302-3835
 515755789 +VW Credit Leasing, Ltd, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2020 01:10:31 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2020 01:10:26 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 515822386 EDI: BECKLEE.COM Feb 07 2020 05:18:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515733367 +EDI: AMEREXPR.COM Feb 07 2020 05:18:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871
 515833062 EDI: BL-BECKET.COM Feb 07 2020 05:19:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,
POB 3001, MALVERN, PA 19355-0701
 515733373 +EDI: CITICORP.COM Feb 07 2020 05:18:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515924677 +EDI: Q3G.COM Feb 07 2020 05:18:00 Department Store National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
 515743496 EDI: DISCOVER.COM Feb 07 2020 05:18:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
 515733375 +EDI: DISCOVER.COM Feb 07 2020 05:18:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316
 515733376 +E-mail/Text: bncnotices@becket-lee.com Feb 07 2020 01:09:29 Kohls/Capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 515733377 +EDI: TSYS2.COM Feb 07 2020 05:18:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 515933774 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
 515814604 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o Sony,
POB 41067, Norfolk VA 23541
 515933689 EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
POB 41067, Norfolk VA 23541
 515733378 +EDI: PRA.COM Feb 07 2020 05:18:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
 515846051 EDI: RMSC.COM Feb 07 2020 05:19:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
 515733379 +EDI: CHRYSLER.COM Feb 07 2020 05:18:00 TD Auto Finance, PO Box 1622,
Roanoke, TX 76262-1622
 515789359 EDI: TDBANKNORTH.COM Feb 07 2020 05:19:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
 515733380 EDI: TDBANKNORTH.COM Feb 07 2020 05:19:00 Td Bank N.A., 32 Chestnut St,
Lewiston, ME 04240
 515733381 E-mail/Text: vci.bkcy@vwcredit.com Feb 07 2020 01:10:40 Volkswagen Credit, PO Box 3,
Hillsboro, OR 97123
 515733382 +E-mail/Text: vci.bkcy@vwcredit.com Feb 07 2020 01:10:40 Vw Credit Inc, 1401 Franklin Blvd,
Libertyville, IL 60048-4460
 515898386 EDI: WFFC.COM Feb 07 2020 05:18:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
 515733383 +EDI: WFFC.COM Feb 07 2020 05:18:00 Wffnatlbnk, Po Box 94498, Las Vegas, NV 89193-4498
 515867567 EDI: ECAST.COM Feb 07 2020 05:18:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Feb 06, 2020

515822387* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew M. Lubin on behalf of Creditor Carrington Mortgage Services, LLC bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Conika Majumdar on behalf of Creditor CITIMORTGAGE, INC. conika.majumdar@fnf.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor TD Auto Finance LLC ecfnotices@grosspolowy.com,
lnolan@grosspolowy.com
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC
tshariff@schillerknapp.com/kcollins@schillerknapp.com/ahight@schillerknapp.com/btate@schillerknapp.com
Michael Leonard Detzky on behalf of Debtor Selim Jonuzi mldetzky@hotmail.com,
r40042@notify.bestcase.com
Michael Leonard Detzky on behalf of Joint Debtor Magbule Jonuzi mldetzky@hotmail.com,
r40042@notify.bestcase.com
R. A. Lebron on behalf of Creditor CITIMORTGAGE, INC. bankruptcy@feinsuch.com
TOTAL: 10